



HALFMOON TOWNSHIP REAL ESTATE OFFICE

100 MUNICIPAL LANE · PORT MATILDA, PA 16870

(814) 692-9800 ext. 103

FAQ'S REGARDING YOUR REAL ESTATE TAX BILLS

No one likes to pay taxes, but as long as our current system of property taxation is in place, it's important to understand everything about it so that the taxpayer never pays more than is owed. Several times a day, the Treasurer's Office receives phone calls from taxpayers who have questions regarding their real estate tax bills. Here are a few of the questions that are frequently asked:

1. **How many real estate tax bills will I receive?** There are two bills attached to your property. The combined county/municipal bill is mailed on March 1. This bill also includes an open space tax, fire protection tax and may include other supplemental charges such as street light assessments. The real estate tax bill issued by the school district is mailed on July 1.
2. **What forms of payment are accepted?** Checks, Cash and Money Orders are accepted. However, Local Tax Collection Law allows for the Tax Collection Office to not accept personal checks after December 15th. Beginning of December 15th of each year the Halfmoon Township Real Estate Office only accepts Cashier's Checks, Cash & Money Order.
3. **When are these bills due?** The total tax due is referred to as the "face" amount. When the county real estate bill is paid in March or April, the flat amount is discounted by two percent. The face amount is due in May and June. A 10% penalty is added to the flat amount if the bill is paid in July through December. School district bills paid in July and August also receive a 2% discount. The face amount is due in September and October and a 10% penalty is added to payments made in November and December.
4. **Can I pay my real estate taxes in installments?** Act 1 of 2006 provided an opportunity for residential homestead/farmstead qualified and approved property owners to enter into installment payment plans for their school district real estate taxes. The State College Area School District, by its authority, has elected to extend this option to all property owners. In order to take advantage of the installment feature, the first installment **must** be made on or before August 31. Installments are paid at the face amount. If your tax statement does not have coupons attached, the tax office records indicate that you were ineligible to take part for the current tax billing due to late installment payments in the prior tax year. This option will be restored in the next tax year. Please note that the installment payment plan is optional. Taxpayers should review their specific situation to determine whether to pay once or remit their payments using the installment plan. If you elect to pay by the installment option, please note that one requirement of the plan is that you forfeit the 2% discount.
5. **Which bill contains the Homestead Tax Exclusion?** The Homestead Exclusion is applied to the school real estate tax bill. The amount of the tax reduction appears on the front of the bill.
6. **Is there any property tax relief for senior citizens?** At the present time, the only relief available to senior citizens is the Property Tax Rebate. To be eligible for the property tax rebate, a claimant or claimant's spouse must be at least 65 years old; or a widow or widower at least 50 years old during the tax year; or permanently disabled and at least 18 years old. In addition, claimants must meet the household income requirements. To receive additional information, visit <http://www.revenue.state.pa.us> or contact your local representative.
7. **Is there any property tax relief for disabled veterans?** Tax relief is available for a veteran that has a total or 100% permanent service-connected disability rating by the U.S. Department of Veterans Affairs or as the result of



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military service the veteran is blind or paraplegic or has sustained the loss of two or more limbs and meets the financial criteria. Upon the death of a qualified veteran, tax exemption may pass on to the unmarried surviving spouse if financial need can be shown. Please contact your local Veterans Affairs office for more information.

8. **If my taxes are escrowed by my mortgage company, how can I verify they have been paid?** Every homeowner whose taxes are escrowed should closely examine the escrow statement provided by the mortgage company to verify that all taxes due have been paid and, also, that the escrow company has not paid more taxes than are due. Taxpayers may also verify payment of taxes by emailing the Tax Collector at tax@halfmoontwp.us.
9. **If I pay off my mortgage, must I notify the taxing districts?** In Centre County, you do not need to notify Tax Assessment when you transfer or satisfy your mortgage. Mortgage companies annually request copies of bills for which they are responsible to pay. Once the mortgage is satisfied, the mortgagor will no longer request a bill for your property and the original bill will be mailed to the address on file for the property owner. Occasionally, tax bills are mailed, and mortgages are paid off simultaneously. In these instances, it is best to consult with your mortgage company and your tax collector before making a tax payment to avoid any over or underpayment.
10. **What if I do not receive my tax bills in the mail?** Every property owner is responsible to ensure that their real estate taxes are paid. Failure to receive a tax bill does not relieve the property owner from making the payments. If you have not received your county/municipal bill by the first week of March, or your school district real estate tax bill by the first week of July, call or email your local tax collector to request a copy of the bill.